

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DENISE SANDERS

Debtor(s)

Case No. 18-15557

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/30/2018.
- 2) The plan was confirmed on 07/23/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/10/2019.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,200.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$1,200.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$40.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$40.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE	Secured	0.00	NA	NA	0.00	0.00
AT&T SERVICES INC	Unsecured	996.00	996.42	996.42	0.00	0.00
BANK OF AMERICA	Unsecured	855.00	855.67	855.67	0.00	0.00
CACH	Unsecured	2,966.00	NA	NA	0.00	0.00
CACH	Secured	650.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	265.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	265.00	355.52	355.52	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	265.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	60.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	60.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	60.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	60.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	244.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	130.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	60.00	NA	NA	0.00	0.00
COMCAST	Unsecured	598.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,571.00	1,571.36	1,571.36	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	902.00	902.07	902.07	0.00	0.00
ENTERPRISE RENTAL CAR	Unsecured	932.00	NA	NA	0.00	0.00
GAFCO/CROWN MGMT	Secured	350.00	NA	1,340.00	133.98	0.00
GAFCO/CROWN MGMT	Unsecured	990.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	439.27	439.27	0.00	0.00
MaxLend	Unsecured	850.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,179.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	NA	831.49	831.49	0.00	0.00
PORTFOLIO RECOVERY ASSOC.	Unsecured	1,316.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	899.71	899.71	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	900.00	952.27	952.27	0.00	0.00
SANTANDER CONSUMER USA	Secured	6,391.00	16,641.39	16,641.39	841.66	184.36

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA	Unsecured	9,925.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	1,437.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	45,072.00	62,957.65	65,786.91	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	2,829.26	0.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	21,224.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$65,786.91	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,641.39	\$841.66	\$184.36
All Other Secured	\$1,695.52	\$133.98	\$0.00
TOTAL SECURED:	\$84,123.82	\$975.64	\$184.36
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,448.26	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$40.00</u>	
Disbursements to Creditors	<u>\$1,160.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,200.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/23/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.